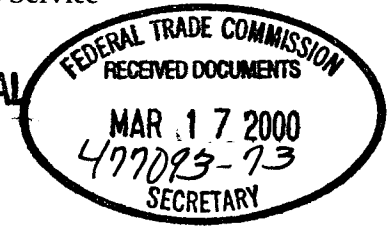


BRYAN & MIXON INVESTIGATIONS, INC.
"When Experience Counts"

Private Investigation • Certified Fraud Examiner • Process Service

March 13, 2000

ORIGINAL



Secretary
Federal Trade Commission
Room H-159, 6000 Pennsylvania Avenue, N.W.
Washington, D.C. 20580

RE: Gramm-Leach-Bliley Act Privacy Rule, 16 CFR Part 313-Comment

TO WHOM IT MAY CONCERN:

We are writing to express our concern with the proposed regulations to implement Title V of the Gramm-Leach-Bliley Act of 1999. We are licensed private investigators and small business people and fear we would lose a valuable and very necessary source of locating witnesses and suspects if "non-public personal information" is defined to include simple names and addresses of customers of financial institutions.

Private investigators play an important role in our civil and criminal justice systems which is not understood by many. The information we obtain regarding addresses and phone numbers is essential to our conduct of business and fulfilling our obligations to consumers. We use this information to investigate embezzlement, insurance fraud, locate delinquent child support debtors and serve process, among other things. Stalkers and scam artists seldom reside where their vehicles are registered, so current address information is essential. Law enforcement seldom has the manpower to develop these cases for prosecution.

We were under the impression that the clear intent of Congress was to provide an opportunity for customers of financial institutions to "opt-out" of sharing their personal financial information with non-affiliates of the institutions. The statute provides protection for financial information--not mere names and addresses. If all information available to a financial institution is defined as "non-public personal information," then what is "public"? Congress seemed to be offering a distinction by describing financial information. We believe the Act provides opt-out of information regarding credit history, employment and financial assets. But name, address and phone numbers should not be classified as "non-public".

If this information is deemed “non-public personal,” only wrongdoers and criminals will benefit and the law-abiding consumer will be the loser. I urge you to **define non-public personal** information in the manner that Congress intended.

We at BRYAN & MIXON INVESTIGATIONS, INC. appreciate your consideration of our concerns.

Sincerely,

Richard Craig Bryan, CFE
Licensed Private Investigator
Certified Fraud Examiner

Cecil Mixon
Licensed Private Investigator

Judith Yates
Licensed Private Investigator